

**ABSTRACT OF THE DISCLOSURE**

When a consumer performs a transaction at a store or mail-order establishment, the data from the transaction is stored on the store's sales transaction server. This data is later downloaded to a main server where it is processed for further use. The processing includes standardizing the data format and cross-referencing data from all the various sales transaction servers to create an individual customer's file. The standardized data is later segmented for individual customers and/or groups of customers to which advertising is directed. Based upon the segmenting, advertising content is personalized for the customer and delivered to the customer in any of a variety of media.